



Express Mail No EV335859291US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Confirmation No.: 4334

Serial No.: 09/677,535

Art Unit: 3624

Filed: October 2, 2000

Examiner: Daniel Felten

For: MONEY FUND BANKING
SYSTEM WITH MULTIPLE
BANKS AND/OR RATES

Attorney Docket No: 903157-999007
(formerly 11119-008-
999)

#14/B
C
3/15/04

RESPONSE TO FINAL OFFICE ACTION

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MAR 24 2004

GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the final Office Action mailed November 4, 2003 (the "Office action") in connection with the above-identified application (the '535 application), Applicants submit the following amendments and remarks and request reconsideration of this application. They also submit (i) an Amendment Fee Cover Sheet; (ii) a Petition for the Extension of Time for -- month from November 4, 2003 to and including ----, --, 2004; and a Supplemental Information Disclosure Statement and List of References Cited. Please charge any additional fees deemed necessary (and refund any overpayments) to Jones Day deposit account 16-1150.

In this Response:

An AMENDMENT TO THE SPECIFICATION begins on page 2;

A LISTING OF THE CLAIMS including claim amendments begins on page 3;

The REMARKS/ARGUMENTS begin on page 57; and

An APPENDIX A begins on page 60.

03/23/2004 HLE333 00000036 503013 09677535

03 FC:2201 860.00 DA
04 FC:2202 2781.00 DA